

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Douglas J. Smillie
FITZPATRICK LENTZ & BUBBA, P.C.
645 West Hamilton Street – Suite 800
Allentown, PA 18101
610-797-9000
ID #004531984
Attorney for M&T Bank



Order Filed on March 21, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
VIRGINIA KARROS

Case No.: 24-12353
Judge: Christine M. Gravelle
Hearing Date(s): March 19, 2025 at 9:00 AM
Chapter: 13

Recommended Local Form

 Followed Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4), is **ORDERED**.

DATED: March 21, 2025

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: M&T Bank

Applicant's Counsel: Douglas J. Smillie

Debtor's Counsel: Marc C. Capone

Property Involved ("Collateral"): 2019 Dodge Charger VIN 2C3DXJG8KH531228

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 5 months, from 11/1/24 to 3/1/25.
- The Debtor is overdue for payments at \$ per month.
- The Debtor is assessed for late charges at \$ per month.
- Applicant acknowledges receipt of funds in the amount of \$ 339.00 received after the motion was filed.

Total Arrearages Due \$ 1,693.60.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$ 2,000.00. Payment shall be made no later than March 26, 2025.
- Beginning on April 1, 2025, regular monthly mortgage payments shall continue to be made in the amount of \$ 338.72.
- Beginning on , additional monthly cure payments shall be made in the amount of \$ for months.

The amount of \$ _____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ _____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment: M&T Bank CAM Legal Operations
P. O. Box 1508
Buffalo, NY 14240

Regular monthly payment: M&T Bank
P. O. Box 64679
Baltimore, MD 21264

Monthly cure payment: _____

4. In the event of Default:

If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

The Applicant is awarded attorneys fees of \$ _____, and costs of \$ _____.

The fees and costs are payable:

through the Chapter 13 plan.

to the Secured Creditor within _____ days.

Attorneys' fees are not awarded.